## State of Idaho

## DEPARTMENT OF INSURANCE

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NOTICE TO CARRIERS WHO PLAN TO OFFER QUALIFIED HEALTH PLANS THROUGH A HEALTH INSURANCE EXCHANGE IN IDAHO FOR BOTH INDIVIDUAL AND SMALL GROUP MARKETS

## RE: SUBMISSION AND REVIEW OF RATE/FORM FILINGS

Idaho does not seek to limit the number of carriers participating in an Idaho health insurance Exchange. Therefore, to maintain a fair and open marketplace, and due to limited departmental resources, the Department of Insurance (DOI) has established the following process for accepting and reviewing submissions of Qualified Health Plans (QHPs) to be sold through the Exchange:

- 1) Carriers must file via SERFF using the enhanced version of SERFF with Binders (SERFF v6.0).
- 2) Carriers may begin submitting rate/form filings for Exchange products beginning April 1, 2013. Please note that all filings should be submitted to the DOI on or before May 31, 2013, to ensure sufficient time for validation and review.
- 3) All non-grandfathered plans should be filed before any grandfathered plans are filed due to the additional requirements and deadlines regarding the Exchange products.
- 4) Each non-grandfathered plan is to be filed as part of a new product. The DOI will not allow any riders or endorsements to current plans in order to be considered a QHP.
- 5) Carriers are requested and strongly encouraged to notify the DOI by April 1, 2013, or as soon thereafter as practicable, of how many distinct Exchange products and distinct plans at each metal level they intend to file in Idaho, along with their expected filing dates. If carriers believe the notification is exempt from public records disclosure as being proprietary or on some other basis, carriers shall conspicuously mark the material as confidential and exempt. While such designation does not necessarily control the ultimate question of whether an exemption applies, it will aid the DOI staff. Carriers shall also state in the notification if each plan will be marketed both inside and outside of the Exchange.
- 6) Carriers should indicate the priority of each product with the initial submission, using number one as the highest priority, with no duplicate numbers. Carriers should determine the priority based on the value to the company of having the

- product offered through the Exchange, not the complexity of the review. If no priority is specified, the DOI will assign a priority.
- 7) The DOI Rates and Forms staff will review one product per carrier in each of the two markets individual and small group. Any additional products will be held for review until other carriers' like-priority products have been reviewed. The DOI will set the review order across all carriers based on the receipt date and the carrier-designated priority levels. This is to ensure that the DOI has enough time to review at least one Exchange product for each carrier interested in offering Exchange products, and so that all priority products will be available to the public when the Exchange goes live.

If you have any questions regarding this process, please contact the Rates and Forms staff at 208-334-4250.